

**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Eduardo Martinez-Miranda,  
Eugene L. Enriquez, Dennis B.  
Mendiola, Ma. Rosario D.  
PeraltaAttorney      YSAP.PAY.PT3  
Docket:

Serial No.:

Art Unit:

Filed:

Examiner:

Title:      A SYSTEM AND METHOD  
FOR FACILITATING  
PAYMENT TO A PARTY  
NOT HAVING AN  
ACCOUNT WITH A  
FINANCIAL INSTITUTION

Batch No.      Unknown

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§1.97 and 1.98**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on attached Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. §§ 1.56.

The present Information Disclosure statement is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fees are believed to be due in connection with the filing of this Information Disclosure Statement. However, should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any fees which may be due or to credit any over payment to Deposit Account Number 50-1037.

Respectfully submitted,

8/11/2006

Date

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Receipt date: 08/11/2006

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Form PTO-1449 (modified)		Atty. Docket No. YSAP.PAY.PT3	Serial No.
List of Patents and Publications for Applicant's <b>INFORMATION DISCLOSURE STATEMENT</b>			
Page 1 of 1		Applicant Eduardo Martinez-Miranda, Eugene L. Enriquez, Dennis B. Mendiola, Ma. Rosario D. Peralta	
		Filing Date:	Art Unit:

**U.S. Patent Documents**

<b>Exam. Init.</b>	<b>Ref. Des.</b>	<b>Document Number</b>	<b>Date</b>	<b>Name</b>	<b>Class</b>	<b>Sub Class</b>	<b>Filing Date if App.</b>
	A01	2003/0233321	18 December 2003	Scolini et al.			
	A02						
	A03						
	A04						

**Foreign Patent Documents**

<b>Exam. Init.</b>	<b>Ref. Des.</b>	<b>Document Number</b>	<b>Date</b>	<b>Country</b>	<b>Class</b>	<b>Sub Class</b>	<b>Translation Yes/No</b>
	B01	WO 2002/009045 A2	31 January 2002				
	B02	WO 2002/019225 A1	7 March 2002				
	B03	GB 2 372 615 A	28 August 2002	United Kingdom			
	B04						
	B05						
	B06						
	B07						
	B08						
	B09						
	B10						
	B11						
	B12						
	B13						
	B14						
	B15						
	B16						
	B17						

**Other Art (Including Author, Title, Date Pertinent Pages, Etc.)**

<b>Exam. Init.</b>	<b>Ref. Des.</b>	<b>Citation</b>
	C01	

EXAMINER:

/Zeshan Qayyum/

DATE CONSIDERED: 02/25/2010

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /Z.Q./